Development of a Financial Aid Handbook for the Health Professions Division Students at Nova Southeastern University

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A Practicum Report Presented to Programs for Higher Education
in Partial Fulfillment of the Requirements for the
Degree in Doctor of Education

Nova Southeastern University
September, 2004

Abstract

Development of a Financial Aid Handbook for the Health Professions Division Students at Nova Southeastern University. Wynter, Shelley: Practicum Report, Nova Southeastern University.

The problem addressed by this study was that the Health Professions Division (HPD) students at Nova Southeastern University (NSU) were not fully aware of the financial aid process. The issue created frustrated students who were unable to manage their overall debt because they were left financially powerless, resulting in the prospect of being unable to complete their academic studies due to lack of funding. The purpose of the study was to develop a succinct and structured handbook designed specifically for HPD students at NSU. The handbook will allow students to become more informed about the financial aid processes while attending NSU.

The research question was, “What were the appropriate components that should be included in the development of the student handbook?” The five procedures that were used in the development practicum included literature reviews, establishing the handbook criteria, and drafting the product. An iterative process of review by the formative and summative committees was used to refine and modify the product during its development.

The results suggested that the product could be used as a learning tool for other financial aid students in the future and for other departments. It was concluded that the student handbook outlines specific information regarding financial aid, how to apply for financial aid in time for registration, debt management procedures, financial aid requirements, and financial aid services.

A recommendation was made to ensure that all students receive the handbook when entering the HPD program. Another recommendation was made to put the student handbook on-line for current and future students. One final suggestion was that the handbook should be updated whenever there were policy changes that would affect financial aid students at the HPD at NSU.

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Chapter 1: Introduction

Nova Southeastern University is a private not-for-profit, fully accredited, coeducational institution located in Fort Lauderdale, Florida. It was founded in 1964 as Nova University of Advanced Technology, and became Nova University in 1974. Nova University merged with Southeastern University of the Health Sciences in 1994, changing its name to Nova Southeastern University (NSU). The university was founded by forward-thinking academic professionals who envisioned a progressive university willing to offer courses for non-traditional students in unconventional formats. The financial aid office at NSU was created at the inception of the university in 1964, and is now known as the Office of Student Financial Services (OSFSR) at NSU (Fact Book, 2003).

NSU is dedicated to providing high quality educational programs of distinction from pre-school through the professional and doctoral levels, as well as service to the community, preparing students for lifelong learning and leadership in business and the professions. It offers academic programs at times convenient to students, employing innovative delivery systems and rich learning resources on campus and at distant sites. The university fosters inquiry, research, and creative professional activity by utilizing faculty and students who apply their knowledge and work in the clinical community and professional settings (Fact Book, 2003).

The mission of the OSFSR is that it is committed to assisting students to pursue their educational objectives. It also strives to provide reliable customer information and assistance pertaining to financial services and efficient customer service to students from the first encounter at Nova Southeastern University until graduation and beyond.

Nature of the Problem

The problem addressed by this study was that the Health Professions Division (HPD) students at Nova Southeastern University (NSU) are not fully aware of the financial aid process. This created a lack of understanding about the financial aid process. Although students are informed about the financial aid processing during entrance interviews at the commencement of the program and are told to check their status regarding their Stafford loan limits and their eligibility to borrow loans often, students are at the end of their academic studies when they realize that they have reached their lifetime limit for borrowing federal funds. Students were therefore unable to complete their studies due to lack of funds. This created frustrated students because they were left financially powerless with the prospect of not being able to complete their academic studies. Should they wish to continue, students have had to borrow from private lenders. A list of private lenders is readily available from the financial aid office.

The process of borrowing from private lenders has created a hardship for students because it involved students having to use their credit rating to apply for loans. If students are denied credit then they have had to ask friends or family members to guarantee the loans on their behalf. This can become costly to the students. Lenders often charge a higher interest rate for funding this type of private loan. In addition to a lack of funding, there is the issue of debt management at the end of the students' academic career. Debt management can be an important factor for the students to be aware of because it involves them having to start paying back their loans six months after graduation.

The Purpose of the Study

The purpose of the practicum was to develop a succinct and structured financial aid handbook designed specifically for HPD students at NSU. Information in the handbook consisted

of financial planning and budgeting, sources of financial assistance, alternative loan programs, financial aid deadlines, and post-graduate debt management.

If the handbook is adopted by the administration then it will be used as a learning tool for staff and students.

Significance to the Institution

The central call center at the financial aid office frequently received calls from students who were unaware of the process regarding the completion of their financial aid application and budget questions. It was determined that these repetitive and time-consuming questions could be alleviated with the above mentioned student handbook. In addition, as noted, many students were unaware of the Stafford loan lifetime limits and in many cases, had completed their studies without the necessary funding to pay their tuition for the duration of the year. It was determined that to avoid the possibility of this situation occurring, call center personnel could direct students where to find the necessary information in the student handbook.

The handbook could be used as an informational tool at the commencement of the students' academic program to assist the student in becoming more informed about their financial academic responsibility in order to avoid the situation of being unable to complete their academic and financial responsibility to NSU.

The financial aid department may wish to make the student handbook mandatory for all students throughout the university and use it as a reference guide for students and staff. The handbook outlines policies and procedures about financial aid so that students are able to make educated decisions about their academic finances.

Relationship to Seminar

The development of this practicum is directly related to the Leadership seminar because it involves the financial aid counselor assuming ownership, taking responsibility, and providing guidance related to student debt management information and financial management. The role of the financial aid counselor is also one of guidance to students. If given a knowledge base and the resources to locate the information, there is a possibility that students will become more disciplined, focused, and in control over their academic finances.

Many of the graduates from HPD will become future health care professionals and, therefore, have to possess the necessary leadership skills wanted by prospective employing corporations. Clark and Clark (1996), suggest that leadership builds a sense of direction, commitment, and inspired vision, and the ability to empower others both academically and financially. It is important that the financial aid counselor in OSFRS take a leadership role and major responsibility in assisting students with debt management and how to locate information regarding their finances while in school.

Research Question

There was one research question for this study. That was, “What is the appropriate design and content of the handbook for financial aid students at the Health Professions Divisions?”

Definition of Terms

For the purpose of this practicum, the following terms need clarification. The reader may not be familiar with the technical terms referred to in the body of the practicum paper. These terms are germane to the financial aid process.

Department of Education. This department is the federal governing entity that regulates all educational institutions and makes sure that there is compliance with all the rules and

regulations of financial aid. The financial aid office at NSU has to adhere to the standards, policies, and procedures of the Department of Education.

Financial aid. Financial aid encompasses of loans, grants, scholarships, private credit-based loans, and Federal Stafford loans, which are guaranteed by the Federal Government. Higher learning institutions assist students and provide the necessary funds for those who qualify in time for class enrollment at the beginning of each semester by this process.

Handbook. Handbook refers to a document designed specifically for financial aid students of HPD at NSU. The handbook will inform students about the financial aid application process, defines financial aid terms, instructs students where to find information and how to apply for scholarships, grants, and public and private loans to fund their academic career. The handbook is designed to be used as a reference tool for staff and students.

Stafford Loans. Stafford Loans are guaranteed federal government loans for students who qualify. These loans are required to be re-paid six months after graduation from any college or university within the United States.

Chapter 2**:** Review of Related Literature

The review of literature outlines and analyzes the context of debt management and how it relates to students and their responsibility towards their finances. The investigation of literature has provided information pertaining to the duties of the financial aid counselor and the positive relationship the counselor should have with students. If HPD students are given guidance about debt management from their financial aid counselor, then there is a possibility they will become more successful in managing their overall debt later on in their careers. With the recent increase in student enrollment, the review of literature will also provide evidence that there is a greater need for financial aid guidance.

Student Financial Aid Counselor

According to the National Association of Academic Advising (2004), one of the major responsibilities of the advisor is to be available to students staff, and faculty and to have frequent contact with other advisees. The primary role of the financial aid counselor is to provide guidance to students on their academic finances. The financial aid advisor should also possess the following attributes: (a) strong interpersonal skills; and (b) caring, helpful attitude towards advisees, faculty and staff. The financial aid advisor should effectively:(a) monitor student progress toward financial academic goals; (b) provide a primary role and represent the institution of advising services to students and distribution and administrator financial aid.

Additionally, the financial aid counselor has to gain knowledge and give pertinent advice, regarding students' ability to pay for college. Conversely, the financial aid counselor must be proficient at his or her job duties, and should be expected to conduct presentations of financial aid workshops for currently enrolled and prospective students and process financial aid awards for students. The financial counselor should also be expected to review and revise awards

according to the guideline of the Department of Education (DOE). In reviewing the awards, the counselor should also be expected to make any necessary adjustments within the parameters of federal legislation, state status, and institutional rules. Counselors are also expected to process awards electronically and perform verifications of selected financial aid students according to the rules of the DOE.

Types of Students Entering College

In 2001, the National Postsecondary Student Aid Society (NPSAS) conducted a study that indicated that in 1999-2000, approximately 2.7 million students were enrolled in graduate and first professional programs in colleges and universities in the United States (Choy & Geis, 2002). Sixty percent of all graduate and first-time professional students were enrolled full-time; of those students, 82 percent received some type of financial aid, including grants, loans, assistantship, or work-study. Therefore, with the increased number of students attending higher educational schools, there is a greater need for school loans.

The Rising Cost of a College Education and Student Debt Management

According to the National Status report on the Affordability of American Higher Education: “Most Americans have lost ground in college affordability. Over the last decade, the cost of attending two-four year public and private colleges (including tuition and other education related expenses) has grown more rapidly than inflation and faster than family income as well,” as cited by Cohen, 1998 (p. 398). Cohen notes that “college tuition has come in for a considerable amount of examination, especially as [it has] accelerated in public institutions in the 1990’s.” He states that tuition has increased more rapidly than inflation, at about 10 percent per year at both private and public institutions. For the past two decades, family income has increased by 50 percent, but tuition by almost 90 percent. (Cohen, 1998, p. 398).

This has caused families to adjust the family budget so that they have lost ground in terms of their college affordability. One of the largest groups affected by the increasing cost of tuition is the lower income family. One of the major factors is that federal funding has increased but it has not kept pace with the increases in tuition. With the rising costs and lower disposable income, this has caused more students to have debt that is more excessive. In addition to the rising cost, more students at all income levels are borrowing more money than ever before to pay for college.

Baum and O'Malley (2003) concur, pointing out that the median Stafford loan debt for graduate level students is $23,000, an increase of 72 percent since 1997. Students attending graduate school borrow an average of $31,700. Those students who borrow for the disciplines of law and medicine report an average debt of $91,700, even though the national average debt combined for all graduate students national average is $45,000.

In addition to Federal Stafford loan debt, students have also incurred private loan alternative debt which, according to Baum and O'Malley (2003), has become a growing source of funding for students. The percentage of private loan funding is only 5 percent of overall student funding. The average total Stafford loan debt for undergraduates is $40,000. However, for those students who used alternative private loans, they showed a much higher debt than the average student who just borrowed Federal Stafford loans. For those students who used alternative private loans and did not go to graduate school, 23% reported accumulating more than $40,000 in debt, compared to 5% of those who only used Federal Stafford loans.

When students conclude their academic careers they must have a clear understanding of just how their finances affect their ability to manage their career effectively. Students who have a practical knowledge of debt management from the beginning of their academic studies will be

able to manage their finances responsibly, thereby developing leadership skills in the future.

Baum and O'Malley (2003) state that, students who are informed and educated about how much loan money they owed are more likely to feel less burdened about going into repayment of their educational loans upon graduation, than those students who are less educated about the overall process.

A majority of students believe that the cost of the student loan investment is worth the benefit received. There is however, a need to monitor borrowing and repayment patterns, according to a National Student loan survey done in 2002, as cited by Baum and O'Malley. Among those groups identified as most likely to feel burdened by education debt, Baum and O'Malley (2002) state that borrowing to finance higher education is a social norm, considered as being an investment for the borrowers future. Cuccaro-Almin and Choy (1998) note that according to a study conducted by the National Center for Statistics on Debt Management, there is a direct relationship with how undergraduate students combine work, borrowing, school attendance and the persistence and dedication needed to repay their loans along with the completion of their studies.

Increased Funding for College Education

During the last two decades, federal and state governments have increased their support for student financial aid, but these increases have not kept up with the increases in tuition. According to Cohen (1998), federal funds, a major source of revenue, declined as a percentage of overall income. In 1980, federal support accounted for 18 percent of higher education expenditures, but by 1997, had dropped to under 14 percent not necessarily kept pace the with increased costs of education. According to the National Center for Public Policy (2004), despite the fact that there is increased funding from the federal government, the American public is

increasingly concerned about the cost of education.

According to Hovey, (2004), as tuition and enrollment continue to rise in the nation's colleges and universities, students aid has also increased. In 2001-2002, students received $900 billion in aid, an increase of 11.5 percent from the previous year. While overall aid increased, loans continued to make up a large majority of total student aid of 58 percent, compared to just 47 percent 10 years earlier. State aid programs continue to gain acceptance with much criticism about the scholarship being given to higher income students. Proponents of merit-based programs argue that state aid programs should do more to help students. According to Cohen (1998), education is the equalizer in determining a comfortable lifestyle. The American public is concerned that a college education will eventually be out of their reach.

Handbook Design

A large number of financial aid handbooks were reviewed for this study. Financial aid handbooks are generally formatted into sections, inclusive of a table of contents for easy readability. There is, however, a limitation on the types of the handbooks available for review since, not all handbooks focus specifically on financial aid

Hanschel, Kirshstein, O'Malley, and Rhodes (2000) point out the importance of a student handbook for students preparing to enter college. A student handbook should be concise and detailed, perhaps including description of diverse family financial circumstances. A handbook should be specific on topics other than financial aid which can be confusing to students as to the realistic cost of colleges and universities, whether public or private. This type of format gives the reader an idea of cost for comparisons of various colleges and what to expect during the overall process of apply for financial aid. The handbook should be presented in a simple format with easy readability.

Heath (1995) states that a handbook should be well planned, comprehensive, and easy to use. [This]… is an important factor in the establishment of good parent/student relation" (Heath, 1995, p. 1). The handbook could include information about the policies and procedures of the overall financial aid application process. It will also serve as a reference guide for other financial aid departments within the university. Students should be able to access information about financial aid deadlines, procedures and policies, frequently asked questions, loan and scholarship information.

Marks (1999) notes that a handbook should be a practical, concise reference guide. Handbooks should have many uses. It should serve as a single volume for familiarizing students with a large amount of information, can serve as a reference guide, can be consulted for explanation on updates, and can serve as a guide to detailed reading on specific topics.

Handbook Content

Student handbooks are a viable source of information for students as a reference guide Ford and Houston (1993) say that the following objectives should be identified:

"Who will use the handbook? Should the handbook be designed for professional advisors? What are handbook specific purposes? Specific purposes [should include] providing accurate information, concise information, consistent information, providing referral resources, and to include standardizing"(p. 50-51).

Shaughnessy (2002) similarly suggests that a handbook for parents and faculty is a very important document. The handbook should outline the financial aid requirements and the responsibilities the student, parent or faculty member have towards the school.

In addition to the handbook being comprehensive, there should be a review committee, according to the administrators and faulty members at Valencia Community College, who

believe that the handbook should be up-to-date and have useful policies regarding college policies and procedures. Ford and Houston (1993) were resolute in saying the content should also contain meaningful information and the responsibilities of the [financial aid] advisor, and must have specific guidelines for sample forms that can be done on-line. In addition, there should also be a list of referrals and where to find pertinent information on staffing and their locations.

Summary

Leadership requires responsibility, persistence and the ability to manage effectively. It is therefore important that leaders have the ability to influence others. Leaders have a great influence on the behaviors of others and can determine what decisions are made within the organization.

Leadership is not a job that should be taken lightly, the question is though, are leaders born or made? Can the traits be learned, cultivated or are employees simply thrust into the role and have had to the ability to manage the situation. (Clark and Clark 1996).

The literature highlighted the importance of a student financial aid handbook. It should be concise and comprehensive, with easy readability for staff and students.

The literature also established the importance of student handbooks in academia, and how handbooks are essential for providing information for various staff, students, and departments. Handbooks should be tailored specifically to the particular program or product that is being targeted. Due to the complexity of the varied programs at NSU and specifically the HPD programs, it is therefore necessary to take into consideration the financial aid needs of this particular student population in developing a customized handbook.

The aim of the student handbook is to make students more aware of the financial aid process and

effective debt management so that they may become successful integral leaders of their future companies and or corporations.

Chapter 3: Methodology and Procedures

Methodology

The purpose of the practicum was to develop a student handbook for the Health Professions Divisions students at Nova Southeastern University. The developmental methodology was used to create the handbook. The practicum report addressed the following question: “What was the design and content of the handbook for financial aid students at the Health Professions Divisions?” Approval for the project was obtained from the director of Office of Student Financial Services and Registration.

Procedures

Five procedures were used to complete this developmental practicum. First, a review of related literature was conducted. The literature review provided a conceptual framework for the study and established criteria from which to develop the handbook content. The review of literature also included the theories of leadership, debt management, and how they relate to student financial aid advisement. Specific areas that were researched included handbook design and content. The literature review included ERIC document journals and journal articles pertaining to student handbooks. Handbooks from other universities were reviewed for format and content as well.

Second, based on the literature review the researcher developed a list of draft criteria for the financial aid handbook. The criteria were based on the literature review and other handbooks from other universities (see Appendix A). The formative committee was established to assist in the reviewing the criteria.

Third, a summative committee was formed, consisting of a financial aid director and a marketing manager. The committee members were advised of their roles in the project and

received an explanation of the research necessary to complete the development of the student handbook. They were then informed of their responsibility and advisory role. Then, they were asked to review and make any suggestions and modifications, if needed, to the criteria and plan. All committee members agreed and indicated that they were dedicated to the timeframe needed to complete the project. Both committee members agreed to serve, and understood the time needed to devote to the project. These individuals were chosen based on their expertise and qualifications

On March 26, 2004, the draft criteria for the plan were hand-delivered to the director of financial aid. This committee member was chosen based on prior knowledge about financial aid in HPD. The researcher conducted personal interviews with two key university professionals for input regarding the criteria, from the Director of the One-Stop-Shop at OSFSR (a single location through which students may access multiple student support services, including financial aid, bursars, and registrars) and the Enrollment Marketing Manager at NSU. The committee members were contacted at various times through e-mails, and telephone calls. Additional calls were placed with an adjunct professor of business and a marketing manager requesting them to serve as members of the formative committee.

The formative committee members were given a list of criteria sent via e-mail to make changes and suggestions (see Appendix B). The formative committee members reviewed the content of the product and discussed changes and modifications that should be made. Through the discussion process, it was decided that the committee should schedule another meeting to make additional changes. Feedback was received and the researcher incorporated it into the format and content of the handbook.

The formative committee met again on April 9, 2004. At the meeting, the researcher

provided a validated draft of the plan and a listing of criteria upon which to give suggestions. These suggestions were deemed valid and the researcher agreed to update the product.

Fourth, the criteria was developed from the literature review and sent to the committee members. On April 16, 2004, the committee members met to discuss their findings. Suggestions were made that the changes to the development of the handbook should be current and accessible on the World Wide Web NSU website.

Fifth, the validated plan to develop the HPD student handbook was presented to the manager of the HPD office for approval. Recommendations were made for future implementation for the financial aid academic school year 2005-2006.

Assumptions

For the practicum, it was assumed that the members of the formative committee had the expertise and knowledge to guide the development of the project. It was also assumed that the information from handbooks of selected colleges contained updated and current information. It was further assumed that the summative committee correctly validated the design and content of the handbook format.

Limitations

The product developed in the developmental practicum was limited and specific to the students of the HPD at NSU. Another limitation was that the handbook conforms to the administrative practices of NSU. A final limitation was that other colleges and universities are precluded from effectively using the content of the student handbook.

Chapter 4: Results

The purpose of the study was to develop a handbook for HPD students at NSU. The review of literature provided expert information on handbook design, content, and development. Further exploration of the review of literature provided useful documentation on leadership, debt management, and the scholarship resources for students. In addition, the literature review also provided pertinent information on the responsibility of the financial aid counselor to guide students about the overall financial aid processes. The information from the resources in the literature review was used to assist in developing the proposed criteria for the practicum and provided a framework for the practicum. There was one research question for the study. “What was the design of the handbook for financial aid students at the Health Professions Divisions?”

To further enhance the practicum, examples of similar handbooks from Valencia Community College and George Washington University were reviewed for content and accuracy. The handbooks from the above mentioned universities proved to be very helpful as a reference guide for students in making their financial decisions while attending HPD at NSU.

In obtaining feedback about the handbook product, the researcher obtained written and verbal contributions from NSU directors and faculty members. It was determined that certain modifications and changes should be made to the handbook to further enhance its content for readability and accessibility of scholarship and loan information.

The next procedure in the study was the creation of the criteria for the handbook (see Appendix B). Formative and summative committees were formed to assist in conducting an iterative process of review and modification. The formative committee was asked to provide comments on criteria based on a questionnaire developed by the researcher. One committee member suggested that there should be a section in the handbook for health insurance

information. Another committee member suggested that the handbook should be used as a virtual guide so that students will be able to download the files from the student handbook and use it as a future reference.

It was also decided that the student handbook should comply with the policies and procedures of the university and the DOE. The handbook was designed to be specific to the students of HPD at NSU.

Once all the above changes were incorporated, the criteria were sent to the summative committee for review. The summative committee saw nothing in the handbook criteria that needed modification. The criteria (see Appendix C) and those suggestions were hence validated.

From the validated criteria, the HPD student handbook was then developed. A draft was submitted to the formative committee for revisions. Once the committee suggestions were made, the researcher made the necessary changes to the handbook content. This process of reviewing the handbook was repeated with the summative committee. The final revision encompassed a handbook that was in chronological order with easy readability that could be used as a resource for both students and staff. Updates and revisions can be done on the World Wide Web, as necessary, so that the information is current and accurate.

The handbook was sent to the formative committee, which evaluated it against the criteria and the necessary revisions that were made. This process was again repeated with the assistance of the summative committee. The final revision of the handbook was given to executive director of the OSFRS. There was a recommendation for its implementation for financial aid's 2006-2007 school year.

Chapter 5: Discussion, Conclusions, Implications, and Recommendations

Discussion

The student handbook product from the study was intended to create a greater understanding and awareness about the overall financial aid process. Specific issues were researched and it was decided that the product should be updated to provide accurate and concise information that could be updated periodically. A disclaimer statement was included in the product that indicated the OSFSR reserves the right to make any changes to the student handbook as necessary.

The formative and summative committees decided that the product should be available in handbook format as well as the World Wide Web. The two formats will allow HPD students greater accessibility to the financial aid information as well as the ability to download the information as a future reference guide. In addition to being a reference guide to students, the product will serve as an informative manual for the HPD staff.

Conclusions

The financial aid handbook for HPD students at NSU provides a document that is user-friendly, easily accessible, and serves as a reference guide. It will give the reader a clearer understanding of the overall financial aid process. The handbook is only applicable to HPD students at NSU due to the complexity of the various program offered within the medical disciplines. If the students are able to find the information, then it is expected that they will be able to review the financial policies and procedures. Consequently, the students can make informed decisions about the overall financial aid process. Students should be able to have a clearer understanding about the process, commencing from application process to debt management during and after their academic careers.

It is expected that the student handbook will be used by the HPD students at NSU. The handbook is important to the university since there is only one generalized student handbook designed for the academic programs at NSU and the one in existence is not specific to programs at HPD.

Implications

It is expected that the OSFRS office will realize the advantages of the product since the result is to provide a clear and concise student handbook for students at HPD. The guide will help to alleviate many of the redundant financial aid questions asked by students.

It is expected that students will become more informed about financial aid and therefore able to have a positive educational experience. If students are satisfied with their overall experience at NSU then there is a possibility that this could positively increase the retention rate. The increase in retention rates could mean more revenue for the HPD.

Another implication is that because of the establishment of the student handbook it will have current updated financial policies and procedures specific to HPD students at NSU and the product could be used as a training tool or benchmark for other departments within the university. The call center will also be able to use the student handbook as a guide to let students know where and how to find the information regarding financial aid, since many of the frequent questions that students ask will be located in the student handbook

Recommendations

All students should receive a copy of the student handbook during the interview session before the start of each semester. Students ought to be given an informational session on how to reference the materials in the student handbook. In addition, students will be encouraged to use the handbook as a guide to begin their financial aid process.

The handbook will be updated on the OSFRS by the financial aid counselors on the financial aid website and students will be notified via email as to its existence. It is expected that the student handbook will be adopted by OSFRS and that the handbook will be shared and used by other departments as a training tool. The student handbook is important to the university because it is specific to the HPD students at NSU. There is currently a financial aid student handbook in existence for all students, but it is not specific to HPD students and by tailoring and streamlining the information for HPD students, it will make the overall process of applying for financial aid easier for students.

Is it recommended that an evaluation of the student handbook be conducted at the beginning of a new financial aid school year to ensure that the student handbook is current and updated to follow the policies and procedures of NSU at HPD.

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Appendix A

Appendix A

Your responses to the following questions will assist HPD to improve its financial aid student handbook. Your participation is greatly appreciated in this process and will be kept anonymous.

1) Explain the extent to which the student handbook is applicable to HPD students at NSU.

_____

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2) Please relate some improvements and suggestions with regard to the development of the student handbook.

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Appendix B

Appendix B

The following is a list of criteria based on the literature review, sample handbooks from ERIC and other departments, universities and other institutions and suggestions made by the committee.

1) The handbook will include a table of contents.
2) The handbook statement from the university should be include and introduction about the OSFRS.
3) Additional mission statements should be included from the direct and assistant director of financial aid.
4) The handbook should include information current information about scholarships and various kinds of scholarships offered within the university and other independent resources.
5) The handbook should also include information on how to apply for financial aid.
6) A section on Debt Management should be included.
7) A section on governmental scholarships offered through the school.
8) Current interest information on Stafford loans should be provided.
9) Each discipline with the HPD should have scholarships listed (i.e. resources) made available to students.